

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-10-43582-ess

William F Karpeles III

361 Brighton Street  
Staten Island, NY 10307

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-8342

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on April 24, 2010; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: August 3, 2010

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0207-1  
Case: 10-43582

User: mrodrique  
Form ID: 262

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 03, 2010

The following entities were noticed by first class mail on Aug 05, 2010.

db +William F Karpeles, III, 361 Brighton Street, Staten Island, NY 10307-1707  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
smg +United States Trustee, Office of the United States Trustee, 271 Cadman Plaza East,  
Brooklyn, NY 11201-1833  
6668115 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408  
(address filed with court: Cach Llc, 370 17th St Ste 5000, Denver, CO 80202)  
6668116 +Citimortgage Inc, Po Box 9438,dept 0251, Gaithersburg, MD 20898-9438  
6668120 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
(address filed with court: Nco Fin /99, Pob 41466, Philadelphia, PA 19101)  
6668121 +Onewest Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559  
6668122 Thd/cbsd, Ccs Gray Ops Center, Sioux Falls, SD 57117

The following entities were noticed by electronic transmission on Aug 03, 2010.

6668114 +EDI: ARROW.COM Aug 03 2010 15:18:00 Arrow Financial Servic, 5996 W Touhy Ave,  
Niles, IL 60714-4610  
6719020 +EDI: ATLASACQU.COM Aug 03 2010 15:18:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
6668117 +EDI: TSYS2.COM Aug 03 2010 15:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
6668118 +EDI: RMSC.COM Aug 03 2010 15:18:00 GEMB/6TH AVE ELEC, P O BOX 981439,  
EL PASO, TX 79998-1439  
6668119 +EDI: RMSC.COM Aug 03 2010 15:18:00 Gemb/select Comfort, Po Box 981439,  
El Paso, TX 79998-1439

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2010

Signature: \_\_\_\_\_

*Joseph Speetjens*